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3.2 Affordable Housing

The primary concern of the existing residents expressed during the entire planning process was the issue of housing affordability and displacement. People indicated concerns that they would be removed from the very neighborhood in which they grew up in favor of newer, more "upscale" development. This is not the intent of the proposed master plan.

While some demolition and redevelopment will occur it is the strong intent of this Plan that affordable housing remain a primary component of the neighborhood with the following caveats.

First, quality design should not be sacrificed for affordability. Our dwellings are a mirror of ourselves and are therefore linked to our individual self-esteem and community pride. We can build less expensively, but not at the cost of quality architecture and craftsmanship. If housing is poorly designed it will always remain affordable because it will never increase in value. Such is the case with the sub-standard housing present in the neighborhood today. Affordable housing should be spread throughout the neighborhood and should be indistinguishable from the market-rate housing.

Second, long-term affordability is only assured through direct intervention in the marketplace. The community



Affordable housing should be well-designed and generally indistinguishable from market rate housing



Rendering of upfitted existing homes in the Haynie-Sirrine neighborhood



Existing homes in Haynie-Sirrine

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Table 5. 2002 Low/Moderate Income Table

Greenville County		1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
Median Family Income: \$50,400	30%	10,600	12,100	13,600	15,100	16,350	17,550	18,750	19,950
	50%	17,650	20,150	22,700	25,200	27,200	29,250	31,250	33,250
	80%	28,200	32,250	36,300	40,300	43,550	46,750	50,000	53,200

Source: SC State Housing Finance and Development Authority

must make a commitment to not only build housing efficiently, but actively participate in maintaining long-term affordability to assure that the City's service workers, teachers, police officers, and senior citizens have the opportunity to live in the neighborhoods in which they serve.

Lastly, in these days of scarce resources, community's must look to more non-traditional partnerships that include non-profit housing agencies, churches, and private developers. Using a variety of techniques, including tax credits, housing vouchers, and land trusts, new moderately priced home can be made affordable. In addition, communities can leverage existing federal and state funds to provide the infrastructure, the streets, utilities, trees, and sidewalks, to reduce the direct cost of the home.

In summary, affordable housing is an issue that must transcend quality and style. Simply to build homes cheaply is a short-term, short-sighted approach. Maintaining affordability in a growing region with vibrant neighborhoods is hard work, but work worth doing; and we must use our creative energies to make it happen.

3.2.1 Current Strategies

Community Development Block Grant (CDBG):

The City of Greenville, as an Entitlement Community, receives an annual allocation from the U.S. Department of Housing and Urban Development (HUD). Entitlement Communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities which benefit low- and moderate-income persons. Grantee must meet at least one of three national objectives: Benefit low to moderate income persons; Eliminate slum and blight; or Meet an urgent need such as natural disaster. CDBG funds may not be used for activities which do not meet these broad national objectives. CDBG funds may be used for activities which include, but are not limited to:

- ⌘ acquisition of real property;
- ⌘ relocation and demolition;
- ⌘ rehabilitation of residential and non-residential structures;
- ⌘ construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- ⌘ public services, within certain limits;
- ⌘ activities relating to energy conservation and renewable energy resources; and
- ⌘ provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

The City of Greenville is currently targeting their CDBG funding on certain neighborhoods, rather than scattered-site projects, to maximize the impact of the redevelopment activity and ensure its long-term success in a comprehensive manner. The current targeted neighborhoods include Green Avenue, Southernside, West Greenville, Viola Street, Pleasant Valley, and Greenline/Spartanburg Street.

HOME:

The City of Greenville, as a Participating Jurisdiction (PJ), receives an annual allocation from HUD. HOME funds are available to public, non-profit, and private housing development organizations, and may be leveraged for use with other funding sources including CDBG, Low Income Housing Tax Credits, South Carolina Housing Trust Fund, and the Federal Home Loan Bank.

Some special conditions apply to the use of HOME funds. PJs must match every dollar of HOME funds used (except for administrative costs) with 25 cents from nonfederal sources, which may include donated materials or labor, the value of donated property, proceeds from bond financing, and other resources. In addition, PJs must reserve at least 15 percent of their allocations to fund housing to be owned, developed, or sponsored by experienced, community-driven nonprofit groups designated as Community Housing Development Organizations (CHDOs). PJs must ensure that HOME-funded housing units remain affordable in the long term (20 years for new construction of rental housing; 5-15 years for construction of homeownership housing and housing rehabilitation, depending on the amount of HOME subsidy).

These funds may be used for various activities including the following:

- ⌘ Acquire property;
- ⌘ Construct new housing for rent or homeownership;
- ⌘ Rehabilitate rental or owner-occupied housing;
- ⌘ Improve sites for HOME-assisted development or demolish dilapidated housing on such sites;
- ⌘ Pay relocation costs for households displaced by HOME activities;
- ⌘ Provide financing assistance to low-income homeowners and new homebuyers for home purchase or rehabilitation;
- ⌘ Provide tenant-based rental assistance or help with security deposits to low-income renters;
- ⌘ Meet HOME program planning and administration expenses.

City of Greenville:

The City of Greenville Department of Community Development maintains three active programs that are focused specifically on the maintenance and provision of affordable housing. They include the Homeownership Program, Community Improvement Program (CIP), and Emergency Repair Program. The City is also revising its rental rehabilitation program to assist property owners in maintaining rental units.

The City also works in partnership with World Changers, the mission arm of the Southern Baptist Convention to provide the materials and youth volunteers to complete minor repairs (roof replacement, painting, handicap ramps, etc.) on the homes of low to moderate income citizens.

In support of the City's efforts to revitalize neighborhoods in a comprehensive manner, Community Development is focusing funding on the primary causes of poverty which were identified by residents through a needs assessment process. The top four priority needs were: Housing Counseling, Jobs Training Placement, Education for Youth, and Fair Housing. Various organizations were asked to develop comprehensive programs to address these priorities as follows:

Comprehensive Housing Counseling: The Human Relations Commission and the United Way have established the Task Force that will create the Housing Counseling Program. The Task Force is will begin offering classes in June, 2002.

Job Training, Improvement & Placement: SHARE, in partnership with 24 agencies and organizations, has developed the LADDER program to address barriers that prevent residents from accessing viable employment providing hard and soft skills to support residents in becoming successfully employed. Recruitment of the first 35 participants will begin in mid-March, 2002.

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Existing homes in the Haynie-Sirriner neighborhood

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After-School Tutorial: The City of Greenville's Community Centers Bureau offers an after school program in the David Hellams, Juanita Butler, West Greenville and Nicholtown Community Centers. Currently, 204 children are enrolled in the after school program.

Fair Housing: The Human Relations Commission works to minimize discriminatory practices through fair housing education on the South Carolina Landlord/Tenant Act and the South Carolina Fair Housing Law. In addition, the Human Relations Commission receives and researches housing related complaints and requests for services.

Additional information about these programs can be found the City's web site at http://www.greater-greenville.com/neighborhoods/comm_projects.htm.

Habitat for Humanity:

Using a layered approach of volunteer labor, no-interest financing, and homeowner sweat equity, Habitat for Humanity builds decent and inexpensive housing on scattered sites throughout the Greenville area. Habitat's success also creates the following benefits:

- ⌘ It gives homeowners a sense of satisfaction and accomplishment through involvement in the construction of their house;
- ⌘ It helps to build community and camaraderie among the workers, volunteers, and homeowner family; and
- ⌘ It fosters a sense of belonging and inter-connection among many residents.

This model would be of benefit to the Haynie-Sirriner Neighborhood, particularly in blocks where gaps exist between moderately stable housing.



Rendering of upfitted existing homes in the Haynie-Sirrine neighborhood

*Information for the Habitat for Humanity of Greenville County can be obtained at:
<http://www.hfhgreenville.org>*

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Greenville Housing Futures:

Greenville Housing Futures is the City's Community Housing Development Organization (CHDO). As a CHDO, Greenville Housing Futures has additional access to state and federal funding programs. CHDOs are special types of nonprofit housing developers which:

- ⌘ are organized under state or local laws;
- ⌘ are not controlled by, or under the direction of, individuals or entities seeking to derive profit or gain from the organization;
- ⌘ have no part of their net earnings to benefit any member, founder, individual, or contributor;
- ⌘ have a tax exemption ruling from the IRS under section 501c(3) or (4);
- ⌘ are not a public body;
- ⌘ have standards of Financial Accountability that conform to federal regulations;
- ⌘ have among their purposes the provision of decent housing that is affordable to moderate and low income households;
- ⌘ maintain accountability to low income community residents;
- ⌘ have a demonstrated capacity for carrying out activities assisted with HOME funds; and,
- ⌘ have a history of serving the community where HOME funds may be potentially used.